



Guide for Small Business in Washington State

2009 Edition

Published by
Washington State Department of Community,
Trade and Economic Development
128 10th Ave SW
Olympia, WA 98504
360-725-4100
www.cted.wa.gov

Why this guide?

A surprising number of public and private resources are available to Washington's business owners and entrepreneurs. The trick is knowing where to look for them. To help you find the assistance you need, when you need it, the Department of Community, Trade and Economic Development is pleased to introduce the *Guide for Small Business in Washington State*, 2009 Edition. This directory assembles, in one handy reference, information on organizations, services, and programs throughout the state.

Community prosperity in Washington state depends on business vitality. This directory is one example of the Department of Community, Trade and Economic Development's continuing commitment to help Washington businesses thrive. We look forward to hearing your suggestions on how to improve this guide. Please contact Michele Morgan at 206-256-6112 or at MicheleM@cted.wa.gov with any changes or updates.

Need More Information?

For further assistance with your Washington business requirements, please visit **Doing Business in Washington** at www.business.wa.gov

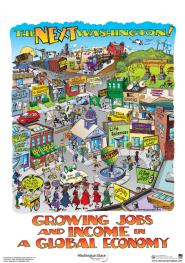
For state agency information, contact the Washington State Information Line at 1-800-321-2808 or visit: www.access.wa.gov/

The United States Small Business Administration offers an excellent online **small business resource guide**.

An online business service center will help you learn to plan, start, or grow your business in Washington State. Please visit: http://www.ora.wa.gov/business.asp

For Washington state labor market information, please visit: www.workforceexplorer.com/

For business owners looking to enhance employee skills, receive industry specific training or search for funding to train employees, please visit: www.workforcecollege.com



Next Washington is the ten-year business plan for the state developed under the leadership of Governor Christine Gregoire.

For a visual tour of business resources available in Washington state click on the map.

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E C

Washington State Department of Community, Trade and Economic Development (CTED)

The Washington State Department of Community, Trade and Economic Development is grouped into six divisions: Community Services, Housing, Local Government, International Trade & Economic Development (ITED), Public Works Board and Energy Policy. Every division works toward the overall mission of investing in families, communities and businesses and many of the programs span one or more divisions.

International Trade & Economic Development's business assistance programs support business creation, retention, expansion and development in order to provide jobs and ensure statewide economic vitality. The division leverages resources by working in partnership with local economic development organizations and other partners.

For further assistance please call the Business Assistance Helpline at 1-800-237-1233 or go to www.ChooseWashington.com.

Business Assistance

Business Recruitment

The Business Recruitment program works with domestic and international companies investigating Washington as a prospective location for expansion or relocation projects. It promotes and markets Washington state as a competitive place to do business, and collaborates with local economic development organizations throughout the site selection process.

Please contact Susan St Germain at 206-256-6114 or **SusanS@cted.wa.gov** for further information.

http://www.choosewashington.com/counties/site_selectors.asp

Business Vitality

Local companies are valuable resources for communities. The jobs they generate add employment and create new businesses and tax revenues to boost local economies. The Business Vitality program partners with local organizations, state agencies and service providers to:

- Maximize private sector job creation and investment
- Promote retention, growth and expansion for businesses
- Provide a wide range of services and connections

Please contact Ken Olson at 509-944-0365 or **KenO@cted.wa.gov** for further information.

www.choosewashington.com/business_resources/ Business_Vitality.asp

Education and Training

The Education and Training program offers a comprehensive export training class twice a year for local businesses. The course provides business managers with the basics of exporting. Topics covered in the program include:

- Business attraction
- Marketing
- u marketing
- Business retention
- Tourism

Financing

Planning

International trade

For other workshops and trainings, please visit: http://www.cted.wa.gov/site/51/default.aspx

The Education and Training program also produces practical guides on specific subjects, such as the Washington Entrepreneurs Guide and the 25 Immutable

Rules of Tourism. For availability, please visit: http://cted.wa.gov/site/50/default.aspx

Please contact George Sharp at 360-725-4174 or **GeorgeS@cted.wa.gov** for further information.

www.cted.wa.gov/ed/et

International Trade

The International Trade program helps Washington companies export their products and services or expand market share abroad. Industry expertise includes aerospace and marine industries; building materials and wood products; clean tech; education; industrial machinery, equipment and supplies; information and communication technology; and life sciences. Washington state foreign offices provide local knowledge and connections in China, Europe, Japan, South Korea and Taiwan. Specific services include:

- One-on-one counseling
- Export seminars
- Market intelligence
- Business matchmaking
- Channel partner searches
- Trade events and marketing
- Export financing and payment risk mitigation
- Advocacy
- Clearinghouse and referrals

Please contact Mark Calhoon at 206-256-6137 or MarkC@cted.wa.gov for further information.

www.exportwashington.com

Regional Services

The Regional Services program collaborates with regional and local partners on business recruitment, retention and expansion and coordinates with other entities for resources needed for local project development. This program provides both technical and financial assistance to local communities, organizations and businesses. The Regional Services program creates strategies for:

- Job creation
- Business development
- Targeted marketing activities
- Technical assistance and site development

Please contact Ken Olson at 509-944-0365 or **KenO@cted.wa.gov** for further information.

http://www.cted.wa.gov/site/97/default.aspx

Business Financing

Brownfields Redevelopment Loan Fund

Brownfields are defined as abandoned, idled, or under-used industrial and commercial facilities where expansion or redevelopment is complicated by real or perceived environmental contamination. Low interest loans are available for cleanup of contaminated Brownfield properties. Loans are available to public or private sector entities, but not to the original contaminating entity.

Please contact Tom Stilz at 360-725-4045 or **TomS@cted.wa.gov** for further information.

www.cted.wa.gov/site/85/default.aspx

Child Care Facility Fund

The mission of the Child Care Facility Fund is to increase the availability of quality, affordable and convenient child care for working families. This fund provides financial assistance through loans and grants to employers and child care businesses.

Please contact Tom Stilz at 360-725-4045 or **TomS@cted.wa.gov** for further information.

www.cted.wa.gov/site/89/default.aspx

Coastal Loan Fund/Coastal Revolving Loan Fund

The Coastal Loan Fund and Revolving Loan Fund provide supplemental financing for expansion and start-up projects for businesses that create jobs in areas impacted by declines in fishing and timber industries. The business must be located in Clallam, Jefferson, Grays Harbor, Pacific or Wahkiakum counties. The maximum loan amount is \$150,000.

Please contact Steve Saylor at 360-725-4046 or SteveSa@cted.wa.gov for further information.

www.cted.wa.gov/site/94/default.aspx

Coastal Revolving Technical Assistance Loan Fund

The Coastal Revolving Loan Fund allows low interest loans for the purchase of technical assistance or community development strategies. The business must be located in Clallam, Jefferson, Grays Harbor, Pacific or Wahkiakum counties. The maximum amount is \$50,000.

Please contact Steve Saylor at 360-725-4046 or **SteveSa@cted.wa.gov** for further information.

www.cted.wa.gov/site/94/default.aspx

Community Development Block Grant (CDBG) Float Loan

The Community Development Block Grant Float Loan is a thirty-month loan given to eligible businesses that demonstrate a need for public financing in the creation or retention of jobs within the CDBG region. The maximum loan is based on funds available in the program.

Please contact Steve Saylor at 360-725-4046 or **SteveSa@cted.wa.gov** for further information.

www.cted.wa.gov/site/93/default.aspx

Community Economic Revitalization Board (CERB)

The Washington State Community Economic Revitalization Board (CERB) encourages business and industry expansion and job creation through investment in public economic development infrastructure. CERB provides low-interest loans and grants to cities, counties, ports and special utility districts, public development authorities and federally-recognized Indian tribes for public infrastructure improvements.

Please contact Matt Ojennus at 360-725-4047 or MatthewO@cted.wa.gov for further information.

www.cted.wa.gov/cerb

Forest Products Revolving Loan Fund

The Forest Products Revolving Loan Fund is designed to finance projects that implement value-added production processes. Financial assistance is available to qualified small and medium-sized forest products manufacturing firms. These loans may be used to finance projects that contribute to the diversification of the forest products industry. This fund is available to all areas of the state. The maximum loan amount is \$1 million.

Please contact Steve Saylor at 360-725-4046 or SteveSa@cted.wa.gov for further information.

www.cted.wa.gov/site/91/default.aspx

Grants Inventory

Grant resources are available to explore funding opportunities and include a public library access to databases of federal, state and private funds; These grants are available to non-profit organizations, cities, counties and small businesses. To receive the free weekly email grants newsletter please visit:

Grants Newsletter

Please contact Tina Roose 360-725-4186 or **TinaR@cted.wa.gov** for further information.

Community and Financial Assistance Unit

This unit provides technical assistance, financing services and targeted lending to assist small and medium-sized businesses in obtaining loan capital for start-up and expansion projects that create or retain jobs, stimulate private investment, increase the local tax base, and strengthen community economic vitality. These finance programs are only available to businesses operating in Washington state.

www.cted.wa.gov/site/84/default.aspx

HUD Section 108 Loan Guarantee

The Housing and Urban Development Section 108 program is designed for businesses that will create jobs in qualified lower-income areas. The program is funded through the HUD program and is available through cities and counties which are eligible to receive Community Development Block Grant (CDBG) funding from CTED. The maximum loan is \$7 million.

Please contact Steve Saylor at 360-725-4046 or SteveSa@cted.wa.gov for further information.

www.cted.wa.gov/site/92/default.aspx

Industrial Revenue Bonds

Industrial Revenue Bonds provide financing for land, building and equipment for new and expanding manufacturing plants. Theses loans may be used to encourage relocations and expansions of companies that provide jobs and expand economic opportunities for residents and the community. Tax exempt bonds may be applied for by the manufacturer, processing company or wholesale distribution center to the Washington Economic Development Finance Authority (WEDFA).

Please contact Nick Demerice at 360-725-4178 or **NickD@cted.wa.gov** for further information.

www.wedfa.org

Innovation Partnership Zones (IPZ)

Innovation Partnership Zones are part of the state's effort to stimulate growth in industry clusters within specific geographic areas, much like a research park environment. Innovation Partnership Zones (IPZs) bring together research, workforce training and globally-competitive companies in close geographic proximity for a cooperative, research-based effort that will lead to new commercially viable products and jobs. There are currently eleven Innovation Partnership Zones located throughout Washington State.

For more details about the different zones, go to p.16.

Please contact April Perry at 360-725-4023 or **AprilP@cted.wa.gov** for further information.

www.cted.wa.gov/IPZ

Additional CTED Services

Tourism

The mission of Washington State Tourism is to competitively market and develop Washington as a premier travel destination, providing job growth, tax revenue, sustained economic prosperity and quality of life for residents and businesses.

Strategic objectives:

- Identify and target high-value customer segments that significantly contribute to Washington, while being sensitive to the state's long-term sustainability
- Proactively mold and direct Washington products in a manner that maximizes the state's collective appeal
- Maximize the systems and organizations that help deliver visitors to Washington
- Recognize and communicate the competitive market facing Washington and use to build internal cooperation

Please contact Marsha Massey at 360-725-4172 or MarshaM@cted.wa.gov for further information.

www.experienceWA.com/

Film and Video

The Washington State Film Office provides a leadership role in marketing the state for feature film, television and commercial production. It enhances the local industry's employment opportunities, profile and reputation within Washington and the industry nationally and internationally. Once a production chooses WA State for filming, the Film Office focuses its efforts on facilitating the pre-production needs. These can include:

- Research
- Location scouting and customized response packages
- Permitting and resource information
- Cutting red tape
- Acting as a liaison between production companies, businesses, and local, state and federal agencies.

Please contact Mary Trimarco at 206- 256-6146 or MaryT@cted.wa.gov for further information.

www.cted.wa.gov/site/46/default.aspx

Downtown Revitalization/ Main Street Program

Since 1984, the State Downtown Revitalization/Main Street Program has been helping communities revitalize the economy, appearance, and image of their downtown commercial districts using the successful Main Street Approach™. Main Street is a comprehensive, incremental approach to revitalization built around a community's unique heritage and attributes. Using local resources and initiative, the state program helps communities develop their own strategies to stimulate long term economic growth and pride in the heart of the community — downtown.

Please contact Susan Kempf at 360-725-4056 or SusanK@cted.wa.gov for further information.

www.downtown.wa.gov

SECTION

Important
State Agencies
to Know

Department of Agriculture

The Washington State Department of Agriculture (with representatives in Tokyo, Taipei and Shanghai) helps food and agricultural producers find overseas buyers and export Washington food products. They also assist farmers and ranchers to directly market their products through local farmers markets and other outlets. WSDA licenses food processing and handling facilities, including dairies and also certify organic foods. The agency inspects fruits, vegetables, grains and other commodities produced in Washington for domestic markets and for export through Washington's ports. They also provide technical assistance to companies and issue export documents.

For more information: 360-902-1800

http://www.agr.wa.gov/

Department of Archaeology and Historic Preservation

The Department of Archaeology and Historic Preservation helps businesses apply for a 20 percent investment tax credit for the certified rehabilitation of historic structures. Historic preservation and rehabilitation of existing building can be an attractive options to many business owners.

For more information: 360-586-3079

http://www.dahp.wa.gov/

Department of Ecology

The Washington Department of Ecology, is an environmental regulatory agency for the state of Washington. The department administers laws and regulations pertaining to the areas of water quality, water rights and water resources, shoreline management, toxic clean-up, nuclear waste, hazardous waste and air quality. It also conducts monitoring and scientific assessments. Ecology is in charge of environmental permits such as the wastewater discharge permit.

For more information: 360-407-6000

www.ecy.wa.gov

Department of Employment Security

Employment security offers services for workers and employers. During times of unemployment, the agency connects job seekers with employers, and provides businesses and individuals with the information and tools needed to adapt to a changing economy. The agency's Labor Market and Economic Analysis group collects, analyzes and disseminates labor market information on prevailing wages, economic forecasts, and supply and demand for job skills in given areas.

For more information: 360-902-9500

http://www.esd.wa.gov/

Unemployment Insurance

The state requires nearly all employers to contribute to the unemployment insurance trust fund. The fund assists workers who become unemployed through no fault of their own. The state determines coverage based on the type and nature of the business and its place of operation.

For more information: 360-902-9360

http://www.esd.wa.gov/uitax/index

Tax Credits for Employers

To find out if you are eligible for federal tax credits, call 1-800-669-9271 or visit: **Work Opportunity Tax Credit**

for Employers

Department of Financial Institutions

The Washington State Department of Financial Institutions (DFI) regulates and examines a variety of state chartered financial services. The department also provides education and outreach to protect consumers from financial fraud. One of the ways small businesses raise capital is by selling stock or other securities in their companies. However, offering requirements can be complicated, and often involve filing with the Securities Division of the Department of Financial Institutions. Information on raising capital, along with forms and filing requirements may be found at:

www.dfi.wa.gov/sd/smallbusiness.htm

For more information: 360-902-8700

www.dfi.wa.gov

Department of Labor and Industries (L&I)

L&I is a diverse state agency dedicated to the safety, health and security of Washington's workers. The department staff helps employers meet safety and health standards and inspects workplaces when alerted to hazards.

One of the requirements employers have to meet in Washington is to carry industrial insurance for each employee. The employer gains immunity from lawsuits should an employee become injured or ill while on the job. A business can register for industrial insurance when it files for a Master Business Application.

For more information: 1-800-547-8367 or 360-902-5799

www.lni.wa.gov

Department of Licensing

The Department of Licensing (DOL), along with the Departments of Revenue, Labor and Industries and Employment Security, has created an easy one-stop business registration process. By filing a Master Business Application on DOL's website or at a local Business Licensing field office, business owners can apply for state business licenses, some city licenses and register one or more trade names for a business.

For more information: 360-664-1400

http://www.dol.wa.gov/business

Federal Employer Identification Number (FEIN)

Sole proprietors who are not employers usually do not need to apply for a FEIN. All other business entity types must apply for this registration through the IRS at 1-800-829-4933 or online at:

www.irs.gov/businesses/small/article/0,.id=98350,00. html.

Additional Licensing Requirements

In addition to state licenses, business owners must also contact each city or county where they will be doing business to determine local licensing requirements.

Resource Guide

The Department of Licensing's *Operating a Business in Washington State* is a comprehensive resource guide. To receive a copy please call 360-664-1400 or visit: www.dol.wa.gov/business/startbusiness.html.

Department of Revenue

DOR is responsible for administering and collecting retail sales tax, business and occupation tax, and use tax. DOR is also responsible for specialty taxes such as property tax, timber tax, leasehold tax, public utility tax, fish tax, and hotel tax. Washington State does not have a corporate or personal income tax.

Washington state launched a multi-agency video that gives new and small business owners easy-to-understand basics on how to plan prepare, and pay state business taxes and insurance premiums. To watch the video, go to:

http://dor.wa.gov/Content/WorkshopsAndEducation/ VideoWorkshopsAndTutorials/PlanAndPay/Default. aspx

For more information: 1-800-647-7706 or 360-705-6705

www.dor.wa.gov/

Governor's Office of Regulatory Assistance

The Governor's Office of Regulatory Assistance helps businesses understand how government requirements apply to environmental permitting and business licensing. Their mission is to assist citizens and improve Washington's regulatory system. ORA offers great resources for small business owners with an online business service center. ORA also provides assistance with environmental permitting and is working to make regulatory processes easier and more effective.

For more information: 1-800-917-0043 or 360-407-7037

www.ora.wa.gov/

Secretary of State

Corporations Division

The Secretary of State can offer valuable assistance to businesses in choosing the right legal structure. The various options include:

- ☐ Corporation (Profit and NonProfit)
- Foreign Corporation
- ☐ Limited Partnership (LP)
- Limited Liability Partnership (LLP)
- ☐ Limited Liability Company (LLC)
- Sole Proprietorship
- General Partnership

See pp.31-32 for additional information on choosing the right legal structure for a business.

Each type of business structure has certain advantages and disadvantages that should be considered. You may wish to consult with an attorney, business counselor or financial advisor before choosing the legal structure for your business.

For more information: 360-725-0377

www.secstate.wa.gov/corps

Charities Division

The Charities program registers individuals, organizations, and commercial fundraisers that solicit charitable contributions from the general public. Most entities that solicit or receive contributions are required to register under the Charitable Solicitations Act. Commercial fundraisers are required to register and post a surety bond.

For more information: 360-725-0378 or 1-800-332-4483

www.secstate.wa.gov/charities

State Board for Community & Technical Colleges

Washington's Community and Technical Colleges offer customized education and technical training for businesses and employees. A business or employer can choose college programs, classes, and workshops to develop a curriculum that specifically meets their business needs.

For more information: 360-704-4400

http://www.sbctc.ctc.edu/

S E C О N

Selling to the Government

Certification

Office of Minority and Women's Business Enterprises (OMWBE)

The public contracting and procurement policies and programs of the Office of Minority and Women's Business Enterprises (OMWBE) foster the development and growth of all small businesses while encouraging, honoring and promoting diversity without preference based upon race, ethnicity or gender. The success of all small businesses, regardless of the race, ethnicity or gender of their owners is supported through OMWBE's activities.

Businesses interested in becoming certified as a minority, woman or disadvantaged business enterprise may complete OMWBE's QUIKCHEK (located on its website) to determine the likelihood of eligibility for certification. Certification may help you do business with federal and state goverments as well as private sector entities with Supplier Diversity Programs. Certified businesses should directly contact federal, state, and local jurisdictions with whom they are interested in doing business to be placed on their solicitation lists for contracting and procurement opportunities.

Olympia Office (Main)

360-753-9693

Seattle Office

206-553-7356

Tacoma Office 253-680-7393

www.omwbe.wa.gov

Goods and Services

Department of General Administration

The Washington State Department of General Administration, Purchasing and Contracts Division, oversees more than \$400 million in goods and services contracts annually.

The Washington Electronic Business Solution System (WEBS) offers one central location where vendors register to receive notification of government bidding opportunities and access to bid documents posted to WEBS by government organizations. Register for WEBS at: www.ga.wa.gov/business

For more information: 360-902-0990

http://www.ga.wa.gov/

Highway Construction

Department of Transportation

Washington State's Department of Transportation (DOT) has multiple contracting opportunities for both small and large businesses. DOT places all project opportunities on its website and can provide an instructional tutorial to navigate the online bidding process. Subcontractors should first contact the main contractor listed in the notice to obtain information about project specific bids.

For more information: 360-705-7835

http://www.wsdot.wa.gov/biz/contaa/

Local Assistance

Procurement Technical Assistance Centers (PTAC)

Procurement Technical Assistance Centers (PTAC) provide client driven assistance to businesses and individuals seeking information needed to compete for and perform on government contracts. These core activities combined with other outreach efforts will increase the vendor base and ultimately bring additional money and jobs to the Washington economy.

Services provided:

- □ Bid match service
- Interpretation of solicitations
- Assistance with registrations & certifications
- □ Training & seminars
- Marketing assistance

For more information, call one of the Centers listed below.

Aberdeen	360-532-7888
Bellingham	360-676-4255
Everett/Seattle	425-743-4567
Mt Vernon	360-336-6114
Olympia/Lacey	360-754-6320
Spokane	509-459-4120
Tacoma	253-722-5808
Yakima	509-575-1140

http://www.washingtonptac.org/

Personal Services (Consulting)

Office of Financial Management (OFM)

Washington state agencies contract for personal services according to state law and policies established by the Office of Financial Management. State agencies can be contacted directly to find out what types of consulting services they need.

For more information: 360-902-0555

Agency contact information can be obtained at: www.access.wa.gov/

Technical Assistance

Electronic Commerce Technical Assistance Group (ECTAG)

The Electronic Commerce Technical Assistance Group, ECTAG is a 501 (c)(3) nonprofit corporation that provides electronic commerce, supply chain integration and government procurement expertise to government entities, industrial organizations, and their small business partners through consultation, training, and technical assistance.

For more information: 360-281-2701

http://www.ectaq.org/

S E C О N

Resources for Entrepreneurs

Export Finance Assistance Center of Washington (EFACW)

The Export Finance Assistance Center of Washington (EFACW) assists local businesses with the "payment" and "finance" aspects of selling internationally. EFACW staff work with local businesses in researching prospective foreign buyers, structuring appropriate payment terms, and engaging third-party support to cover foreign payment risk. EFACW is the local "city/ state" partner of the U.S. Export-Import Bank and an active intermediary of its small-business programs (export credit insurance, end-user finance, working capital guarantees).

For more information: 206-256-6127

http://www.efacw.org/

Infrastructure Assistance Coordinating Council (IACC)

The IACC is a 20 year old nonprofit organization of staff from state and federal agencies, local government associations, nonprofit technical assistance organizations, tribes and universities. The IACC provides a free searchable database of federal, state, and private funding and technical assistance for infrastructure specifically in Washington. Infrastructure categories include: community and economic development, communications, education, energy and power systems, environment, public facilities, recreation, transportation, waste management, and water management.

For more information: 360.725.3006

www.infrafunding.wa.gov

International Trade Alliance (ITA)

ITA works with area businesses in Eastern Washington to help them establish or expand their global presence. They are partners with the County of Spokane, the cities of Spokane, Spokane Valley and Liberty Lake, as well as the Washington State Department of Community, Trade and Economic Development, the US Commercial Service and US Export Assistance Center. The International Trade Alliance is the only organization in Eastern Washington that represents international business issues at the local, state and federal levels.

For more information: 509-413-1470

http://www.intrade.org

Micro-Enterprise Program

The Micro-Enterprise Program is a group of approximately 20 Micro-Enterprise organizations across the state that offer business training, technical assistance, and access to credit through pass-through funds from the Washington State Micro-Enterprise Association. Their goal is to create new businesses, generate jobs and advance self-sufficiency through self-employment.

For more information: 253-661-0930

www.wamicrobiz.org

Northwest Trade Adjustment Assistance Center (TAAC)

The Northwest Trade Adjustment Assistance Center (TAAC) is a non-profit organization that assists importingured manufacturers and agriculture through grants from the U.S. Department of Commerce. TAAC staff helps eligible firms develop and implement a recovery strategy to regain a competitive position in the workplace. TAAC accomplishes this by providing technical assistance in manufacturing, marketing, product development, finance, and management. Business assistance in the qualification stage is free. However, costs for providing strategic planning and technical assistance are shared by the business and the federal government.

For more information: 206-622-2730

http://www.nwtaac.org/

Sirti

Sirti is a state economic development agency focused on accelerating the development and growth of innovative technology companies in Eastern Washington.
Technology start-ups and high growth companies throughout Eastern Washington receive business coaching and support at no cost, and have access to capital and low or no cost business legal services. Sirti also has 40,000 sq ft of state-of-the-art incubator facilities in Spokane's University District and Innovation Zone.

For more information: 509-358-2000

http://www.sirti.org/

Small Business Innovation Research

The U.S. Small Business Administration (SBA) Office of Technology administers the Small Business Innovation Research (SBIR) Program and the Small Business Technology Transfer (STTR) Program. Through these two competitive grant programs, SBA ensures that the nation's small, high-tech, innovative businesses are a significant part of the federal government's research and development efforts.

For information on applying for an SBIR grant, agency research programs, programs, application status, and ideas for potential research projects, please contact the agency that is most aligned with the area of proposed research.

http://www.sbir.gov/

Washington Economic Development Finance Authority (WEDFA)

WEDFA has the authority to issue non-recourse economic development bonds on both a taxable and tax-exempt basis in support of qualifying projects - manufacturing and processing facilities and projects categorized as "exempt facilities" under federal tax law. These may include wastewater, solid waste disposal, mass commuting, and some types of recycling and cogeneration projects. WEDFA cannot assist retail projects.

For more information: 206-587-5634

www.wedfa.org

Washington Manufacturing Services (WMS)

WMS is a not-for-profit company providing high quality, affordable technical services for Washington manufacturers. These services include:

- Implementing lean manufacturing
- Process and product improvements
- Strategic planning
- Change in management assistance

For more information: 425-438-1146

http://www.wamfq.org/

Washington Technology Center (WTC)

WTC stimulates job growth in Washington state companies by helping develop commercially viable technology. Companies and entrepreneurs can leverage their research and development (R&D) dollars through WTC's Research and Technology Development (RTD) grant program. Funding supports research partnerships between Washington companies and university researchers.

Other WTC small business services include:

- Assistance in obtaining federal SBIR grants
- Help with business plans and product development
- Access to seed capital
- Provides industry access to specialized laboratory equipment and facilities for R&D activities

For more information: 206-685-1920

http://www.watechcenter.org/

Western Washington University's Research Center

Western Washington University's Research Center provides a statewide economic gardening program for businesses through economic development practioners. Economic gardening supports entrepreneurial activities with cutting-edge research tools and secondary research to help companies plan, expand or adjust to market changes. Research services include: local/regional/national demographics, industry trends, competitive intelligence and market research.

For more information: 360-733-4014

www.cbe.wwu.edu/sbdc

Innovation Partnership Zones (IPZ)

Washington State is one of the most highly-ranked states in the nation for its innovation economy. With a history of innovation that has led to powerhouse institutions like Microsoft and Boeing, Washington places a high priority on inspiring "The Next Big Thing."

Washington's new Innovation Partnership Zones are designed to attract dense concentrations of globally-competitive companies in a shared location with similar research subjects (think "Research Park").

Would your company benefit from:

- ☐ Co-location with similar research-based companies?
- Active partnership with a research institution that shares your research focus?
- Collaboration with start-ups, entrepreneurs and researchers to commercialize your processes and products?
- Partnership with workforce training agencies that can ramp up the skills of the specialized workforce that you will need tomorrow?

Visit an Innovation Partnership Zone and inquire about siting and research opportunities for your company:

http://www.cted.wa.gov/site/1099/default.aspx

BELLINGHAM

Bellingham Innovation Zone

The Bellingham Innovation Zone consists of advanced marine manufacturing and related technologies with a dedicated Marine Trades Center to house collaborative research and technical training resources. The focus of the zone is on the marine industry (low-wake, fast ferry vessel prototypes, hydroscience and engineering and design, wake wash energy studies, advanced composite and aluminum alloy techniques, machine technology for high-precision manufacture, thermo-photovoltaic systems, clean fuel catalysts).

Please contact Dodd Snodgrass at 360-676-2500 for further information

http://www.bellinghamwaterfrontdistrict.com/ WATERFRONT.php

BOTHELL

Bothell Biomedical Manufacturing Corridor

The Bothell IPZ established a University of Washington Biotechnology and Biomedical Technology Institute, principally to support medical device / ultra sound manufacturing (nuclear medicine imaging, high-definition cardiology systems, tissue harmonic imaging, 3D and panoramic imaging).

Please contact Terrie Battuello at 425-489-3387 for further information.

http://www.ci.bothell.wa.us/

EVERETT

The Aerospace Convergence Zone

Washington's aerospace industry is highly research dependent and is global in scope. The Aerospace Convergence Zone in Snohomish county has a focus on aircraft production and aero-tourism; research in new materials and processes for aircraft production.

Please contact Mary Jane Brell Vujovic at 425-921-3405 for further information.

http://www.wdcsc.org/

GRAYS HARBOR

Grays Harbor Sustainable Industries

Sustainable industries are innovative and research oriented by nature. The focus of the zone is on research and development of bioenergy, bio-based product manufacturing, particularly high-value byproducts from bio-based energy production, and synergy between biodiesel and petroleum-free bio-based composites and polymers.

Please contact Mary Nelson at 360-533-9504 for further information.

http://www.co.grays-harbor.wa.us/

PORT ANGELES

Sequim, North Olympic Innovation Partnership Zone

The North Olympic IPZ in Clallam county supports the idea-to-market commercialization process in the marine biotechnology sector. Research is focused around: marine biotechnology, coastal assessment and restoration, forecasting stressors on marine and estuarine systems, and coastal security.

Please contact Linda Rotmark at 360-457-7793 for further information.

PULLMAN

Pullman Innovation Partnership Zone

The Pullman IPZ has formed a Green IT Alliance (GITA) which is the centerpiece of the IPZ. GITAs mission is to create a national center of excellence for energy efficient IT and data center technologies. The primary emphasis/ technical research areas are: clean IT and datacenter technologies, energy efficient technologies, computer hardware, software and network architectures, power and cooling infrastructure, and integration into building and landscape architecture (power, cooling, landscape, alternative energy, building controls, etc.).

Please contact Joe Poire at 509-397-3791 for further information.

www.gitalliance.org

RICHLAND

Tri-Cities Research District

The Tri-Cities Research District is a special "Innovation Eco-system" assisting research and technology companies to successfully develop, commercialize, and market their products world wide. The focus of the IPZ is sustainable development, with focus on integrated eletrical - thermal production, solar dish generating systems, commercial-scale fuel cells. Also, ancilliary research bioenergy, bio-based product manufacturing, particularly high-value byproducts from bio-based energy production, and biorefinery for bioproducts processing.

Please contact Diahann Howard at 509-375-3060 for further information.

www.tricitiesresearchdistrict.org

SEATTLE

South Lake Union Life Science Innovation Partnership Zone

The South Lake Union zone provides a geographically concentrated life sciences focus on bioscience, biotechnology and pharmaceuticals, cardiovascular and regenerative biology, cancer research, and infectious disease research.

Please contact Brian Surratt at 206-684-8591 for further information.

http://www.seattle.gov/

SPOKANE

Spokane University District Innovation Partnership Zone

Spokane's University District IPZ is the regional epicenter for health sciences research, development and commercialization using state-of-the-art high performance computing in an energy smart environment. The focus of the University District is on healthcare, education, and research and innovation-driven business development (biomedical research, computational biology, bioinformatics, systems biology, epigenetics, genomics, genomic hybridization, chromosomal biology, drug discovery, proteomics, assay miniaturization).

Please contact Robin Toth at 509-742-9388 for further information.

http://www.greaterspokane.org

VANCOUVER

Discovery Corridor Innovation Zone; Steinmueller Innovation Park

Steinmueller Innovation Park is a research park that conducts research in the fields of: semiconductor and micro-device design, IC manufacturing and processing, display technology and multimedia, thermodynamics, robotics, computer software, optical transmission, high-power diode laser structures, and innovative microelectronics.

Please contact Bart Phillips at 360-567-1060 for further information.

www.credc.org

WALLA WALLA

Walla Walla Valley Innovation Partnership Zone

The Walla Walla Innovation Partnership Zone's focus is on a long-term initiative to acculturate innovation as a principal economic driver beginning at the intersection of two key assets – water & wine. The zone is creating an environment for the establishment and growth of research, commercialization and training (microbiology services, innovation in irrigation, workforce training in the production of wine and water/natural resource innovations).

Please contact Duane Cole at 509-527-4522 for further information.

http://www.ci.walla-walla.wa.us

S E C Ν

State Associations

Economic Development Councils (EDCs) & Associate Development Organizations (ADOs)

EDCs and ADOs across the state provide business assistance and resources which may include community profiles, business seminars, industrial site information and finance assistance for small businesses with start-up needs. CTED maintains a contracted relationship with each county in the state to designate an Associate Development Organization (ADO) in their county to serve as the primary partner in local economic development activities. The broad role of ADOs is to serve as the point of contact for local economic development activities, recruit/host new businesses, and coordinate business retention and expansion activities within their service area. The ADOs also serve as the principal contact for CTED regarding economic activity in their area.

www.cted.wa.gov/site/43/default.aspx

Adams County Adams County EDC (EDC/ADO)

111 N Washington
P.O. Box 504
Ritzville, WA 99169
509-659-4618
acdc884@centurytel.net

Asotin County

SouthEast Washington EDA (SEWEDA) (EDC/ADO) 845 Port Way Clarkston, WA 99403 509-751-9144 kathy@seweda.org

Benton County

TRIDEC (EDC/ADO) 901 N Colorado St Kennewick, WA 99336 509-735-1000 tridec@tridec.org

Chelan County

Port of Chelan County (ADO) 238 Olds Station Rd Ste A Wenatchee, WA 98801 509-663-5159 info@portofchelancounty.com

Clallam County

Clallam County EDC (EDC/ADO) PO Box 1085 905 W. 9th Street, Suite 139 Port Angeles, WA 98362 360-457-7793 info@clallam.org

Clark County

Columbia River EDC (EDC/ADO) 805 Broadway Ste 412 Vancouver, WA 98660 360-567-1060 Bphillips@credc.org

Columbia County

SEWEDA-Columbia County (EDC/ADO) 166 E Main St Dayton, WA 99328 509-382-4825 Lisa@seweda.org

Cowlitz County

Cowlitz County EDC (EDC/ADO)
PO Box 1278
US Bank Bldg
1452 Hudson Ste 208
Longview, WA 98632
360-423-9921
sprague@cowlitzedc.com

Douglas County

Port of Douglas EDC (EDC/ADO) 3306 5th St SE East Wenatchee, WA 98802 509-884-4700 pat@portofdouglas.org

Ferry County

Tri-County Econ. Dev. District (TEDD) (EDC/ADO) PO Box 1212 90 N Clark Ave Ste C Republic, WA 99166 509-775-3047 ferryeds@rcabletv.com

Franklin County

TRIDEC (EDC/ADO) 901 N Colorado St Kennewick, WA 99336 509-735-1000 tridec@tridec.org

Garfield County

SEWEDA-Garfield County (EDC/ADO) 910 Main St. #6 P.O. Box 953 Pomeroy, WA 99347 509-843-1104 Alesia@seweda.org

Grant County

Grant County EDC (EDC/ADO) 6594 Patton Blvd NE Moses Lake, WA 98837 509-764-6579 tbrewer@grantedc.com

Grays Harbor County

Grays Harbor EDC (EDC/ADO) 506 Duffy St Aberdeen, WA 98520 360-532-7888 ghedc@techline.com

Island County

Island County EDC (EDC/ADO)
PO Box 279
Coupeville, WA 98239
360-678-6889
icedc@whidbey.net

Jefferson County

Team Jefferson EDC (EDC/ADO) WSU Jefferson Co Extension 201 W Patison St Port Hadlock, WA 98339 360-379-5610 Ext. 202 team@jefferson.wsu.edu

King County

enterpriseSeattle (EDC/ADO) 1301 5th Ave Ste 2500 Seattle, WA 98101 206-389-8650 info@enterpriseseattle.org

Kitsap County

Kitsap Economic Development
Alliance (EDC/ADO)
4312 Kitsap Way Ste 103
Bremerton, WA 98312
360-377-9499
info@kitsapeda.org

Kittitas County

Economic Development Group of Kittitas County (EDC/ADO) PO Box 598 221 E 4th Ave Ellensburg, WA 98926 509-962-7244 edgkc@kittitasedc.org

Klickitat County

Klickitat County Public EDA (EDC/ADO) 127 W Court St MS-CH26 Goldendale, WA 98620 509-773-7060 mikec@co.klickitat.wa.us

Lewis County

Lewis County EDC (EDC/ADO) PO Box 916 1611 N National Chehalis, WA 98532 360-748-0114 dlarman@rainierconnect.com

Lincoln County

Lincoln County EDC (EDC/ADO)
PO Box 76
114 Main St.
Wilbur, WA 99185
509-647-0545
pamedc@accima.com

Mason County

EDC of Mason County (EDC/ADO) PO Box 472 Community Credit Union Bldg 2948 Olympic Hwy N, Ste 1 Shelton, WA 98584 360-426-2276 matt@masonedc.com

Okanogan County

The Economic Alliance (EDC/ADO)
PO Box 626
320 Omak Ave
Omak, WA 98841
509-826-5107
rholderdiefenbach@economicalliance.com

Pacific County

Pacific County EDC (EDC/ADO) 530 Commercial St Raymond, WA 98577 360-875-9330 caruss@pacificedc.org

Pend Oreille County

Tri-Co Econ Dev District (TEDD)
(EDC/ADO)
301 W Spruce Ste E
Newport, WA 99156
509-447-5569
ihalterman@povn.com

Pierce County

The Economic Development

Board for Tacoma-Pierce County
(EDC/ADO)
PO Box 1555
950 Pacific Ave Ste 410
Tacoma, WA 98401
253-383-4726
Bruce@edbtacomapierce.org

San Juan County

San Juan County EDC (EDC/ADO) PO Box 3053 540 Guard St Ste 110 Friday Harbor, WA 98250 360-378-2906 info@islandway.org

Skagit County

EDA of Skagit County (EDC/ADO)
PO Box 40
204 W Montgomery
Mount Vernon, WA 98273
360-336-6114
Don@skagit.org

Skamania County

Skamania County EDC (EDC/ADO)
PO Box 436
167 NW Second
Stevenson, WA 98648
509-427-5110
pbryan@skamania-edc.org

Snohomish County

EDC of Snohomish County (EDC/ADO) 728 134th St SW Ste 128 Everett, WA 98204 425-743-4567 dknutson@snoedc.org

Spokane County

Greater Spokane Incorporated (EDC/ADO)
801 W Riverside Ste 302
Spokane, WA 99201
509-742-9388
rtoth@greaterspokane.org

Stevens County

Tri-Co Econ Dev District (TEDD) (EDC/ADO) 347 W Second Ave Ste A Colville, WA 99114 509-684-4571 shanlin@teddonline.com

Thurston County

Thurston County EDC (EDC/ADO) 665 Woodland Sq Loop SE Ste 201 Lacey, WA 98503 360-754-6320 mcade@thurstonedc.com

Wahkiakum County

Lower Columbia EDC (EDC/ADO) PO Box 243 102 Main St Ste 203 Cathlamet, WA 98612 360-795-3996 Icedc@cni.net

Walla Walla County

Port of Walla Walla EDC (EDC/ADO) 310 "A" St Walla Walla Regional Airport Walla Walla, WA 99362 509-525-3100 pg@portwallawalla.com

Whatcom County

Bellingham Whatcom EDC (EDC/ADO) PO Box 2803 115 Unity St Ste 101 Bellingham, WA 98225 360-676-4255 / 1-800-810-4255 nancy@bwedc.org

Whitman County

Port of Whitman (ADO) 105 W Island St. Colfax, WA 99111 509-397-3791 joepoire@stjohncable.com

Yakima County

Yakima County Development Association (EDC/ADO) PO Box 1387 10 N 9th St Yakima, WA 98907 509-575-1140 davemc@ycda.com

Small Business Development Centers

Small Business Development Centers (SBDCs) provide small business owners with training and free counseling for day-to-day business operations. SBDCs can help business owners develop business plans, establish bookkeeping systems, or map out business strategies.

SBDC Administrative Office

Washington State University
PO Box 1495
534 E Spokane Falls Blvd Ste 201
Spokane, WA 99210
http://www.wsbdc.org/

Aberdeen

Grays Harbor College Stewart, Erik

Certified Business Advisor 1620 Edward P Smith Dr Bldg 200 Aberdeen, WA 98520 360-538-2530

Auburn

Green River Community College SBDC

Burnett-Keener, Deanna

Director 110 2nd St SW Ste 135 Auburn, WA 98001 253-333-4953

Bellingham

SBDC/Western Washington University

119 N Commercial St Ste 195 Bellingham, WA 98225 360-733-4014

Bremerton

<u>Kitsap Business Assistance</u> <u>Center</u>

Riedrich, Rand

Business Advisor 345 6th St Ste 568 Bremerton, WA 98337 360-307-4220

Chehalis

SBDC Baria, David

Certified Business Advisor 1611 N National Ave Chehalis, WA 98532 360-748-0114

Des Moines

<u>Highline Community College</u> <u>Siegl, Zev</u>

Certified Business Advisor PO Box 98000 MS 99-101 23835 Pacific Hwy S Ste 102 Des Moines, WA 98198 206-878-3710

Everett

Edmonds Community College SBDC

Jennifer Shelton

Certified Business Advisor 728 134th St SW Ste 128 Everett, WA 98204 425-640-1435

Longview SBDC

Susan Hoosier

Certified Business Advisor, Certified Ec. Dev. Finance Professional 1600 Maple St Don Talley Bldg Rm 103A Longview, WA 98632 360-442-2946

Moses Lake

Big Bend Community College SBDC

Allan Peterson

Certified Business Advisor 7662 Chanute St NE Bldg 1800, Rm 1857A Moses Lake, WA 98837 509-793-2373

Mount Vernon

Economic Dev. Assoc. of Skagit County

Traci Stark

Certified Business Advisor 204 W Montgomery Mount Vernon, WA 98273 360-336-6114

Olympia

SBDC

Celia Nightingale

Certified Business Advisor 665 Woodland Square Loop SE, Ste 201 Lacey, WA 98503 360-407-0014

Omak

SBDC

Lewis Blakeney

Certified Business Advisor The Economic Alliance 320 Omak Ave Omak, WA 98841 509-826-5107

Port Angeles

Lincoln Center Kathleen Purdy

Certified Business Advisor, Center Director 905 S B St Ste 128 Port Angeles, WA 98363 360-417-5657

Port Townsend SBDC

Kathleen Purdy

Certified Business Advisor, Center Director PO Box 1849 211 Taylor St Ste 402A Port Townsend, WA 98368 360-334-3078

Pullman SBDC

Terry Cornelison

Business Advisor WSU Research and Technology Park 1610 NE Eastgate Blvd. Ste 650 Pullman, WA 99163 509-335-8081

Seattle

WSU West
David Young

Certified Business Advisor 13925 Interurban Ave. South Seattle, WA 98168 206-389-2922

WSU SBDC Michael Franz

Certified Business Advisor 520 Pike St, Ste 1101 Seattle, WA 98101 206-428-3022

Spokane SBDC Richard Thorr

Richard Thorpe

Certified Business Advisor SIRTI Bldg 665 N Riverpoint Blvd Ste 201 Spokane, WA 99202 509-358-7890

Tacoma

Bates Technical College SBDC John Rodenberg

Certified Business Advisor 1101 S Yakima Ave Rm M-123 Tacoma, WA 98405 253-680-7768

Tri-Cities

Columbia Basin College SBDC Bruce Davis

Certified Business Advisor, Center Director 1600 N 20th Ave Pasco, WA 99336 509-542-5635

Vancouver WSU SBDC Jan Harte

Certified Business Advisor 12000 NE 95th St Ste 504 Vancouver, WA 98682 360-260-6372

Wenatchee SBDC

Jim Fletcher

Certified Business Advisor 285 Technology Center Way Ste 101 Wenatchee, WA 98801 509-682-6905

Yakima

SBDC

Linda Johnson

Certified Business Advisor 10 N 9th St Yakima, WA 98901 509-454-7612

Washington Workforce Association (WWA)

The Washington Workforce Association works in the field of workforce development helping employers find the skilled workers they need. The Association helps to create better services to assist unemployed people find jobs and aid current workers to move up in their careers. WWA's leadership is comprised of the chief executives of Washington's 12 certified Workforce Development Councils (WDCs). WDCs are led by local business leaders representing nearly 200 Washington state employers. Please contact the regional WorkForce Development Council in your area for direct assistance for employment needs. For more information: 360-693-6362

http://www.washingtonworkforce.org/WDCs/index.php

Benton-Franklin Workforce Development Council

815 North Kellogg St. Suite C Kennewick, WA 99336 Michelle Mann, Executive Director 509-734-5984 mmann@bf-wdc.org

http://www.bentonfranklinwdc.com

Eastern Washington Partnership Workforce Development Council

Ferry, Pend Oreille, Garfield, Stevens, Columbia, Lincoln, Whitman, Asotin, and Walla Walla Counties 956 South Main Street

Colville, WA 99114 Tom O'Brien, Director 509-685-6129

tobrien@ruralresources.org http://www.ruralresources.org

North Central Washington Workforce Development Council

Chelan, Okanogan, Grant, Douglas, and Adams Counties

234 North Mission Avenue Wenatchee, WA 98807-2360 Dave Petersen, Director 509-663-3091 ext. 228 dave@skillsource.org http://www.skillsource.org

Northwest Workforce Development Council Whatcom, Skagit Island, and San Juan Counties

101 Prospect Street PO Box 2009 Bellingham, WA 98227 Gay Dubigk, Director 360-676-3206

gdubigk@nwpic.bellingham.wa.us

http://www.nwboard.org

Olympic Workforce Development Council Clallam, Kitsap, and Jefferson Counties

614 Division Street MS 23
Port Orchard, WA 98366-4676
Steve Frazier, Director
360-337-7185 ext. 3526
sfrazier@co.kitsap.wa.us
www.kitsapgov.com/hr/wsolympic/owdcboard.htm

Pacific Mountain Workforce Consortium Grays Harbor, Mason, Lewis, Thurston, and Pacific Counties

1570 Irving Street Tumwater, WA 98512 Mike Kennedy, Director 360-570-4240

mhkennedy@pacificmountainworksource.org http://www.co.thurston.wa.us/pacmtn/

Snohomish County Workforce Development Council

728 - 134th Street SW - Suite 128 Everett, WA 98204 Sue Ambler, Director 425-921-3423 <u>sue.ambler@wdcsc.org</u> http://www.wdcsc.org/

Spokane Area Workforce Development Council

808 West Spokane Falls Blvd. Spokane, WA 99201 Mark Mattke, Workforce Strategy and Planning Director 509-625-6214

mmattke@wdcspokane.com http://wdcspokane.com

South Central Washington Workforce Council

Yakima, Kittitas, Klickitat, and Skamania Counties 120 South Third Street #200A Yakima, WA 98901 Patrick Baldoz, Director 509-574-1950

patrick.baldoz@co.yakima.wa.us
http://www.co.yakima.wa.us/e&t

Southwest Washington Workforce Development Council

Clark, Cowlitz, and Wahkiakum Counties Lisa Nisenfeld, Executive Director 805 Broadway - Suite 412 Vancouver, WA 98660 360-567-1070 Inisenfeld@swwdc.org

http://www.swwdc.org

Tacoma - Pierce County Workforce Development Council

3650 South Cedar Street
Tacoma, WA 98409
Linda Nguyen, Executive Director
253-472-8094
Inguyen@pic.tacoma.wa.us

http://www.worksourcepierce.com/wdc/

Workforce Development Council of Seattle -King County

Market Place One Bldg. 2003 Western Avenue #250 Seattle, WA 98121-2161 Kris Stadelman, CEO 206-448-0474

kstad@seakingwdc.org http://www.seakingwdc.org

Additional Associations

Association of Washington Business (AWB)

AWB is Washington state's premier advocate for the business community and is recognized as the state's chamber of commerce and manufacturing and technology association.

The mission of AWB is to advance an economic climate that enables our members, employees, and all citizens to prosper.

As an organization, AWB has built a solid record of success in the legislative and regulatory arenas. Recent achievements include regulatory reform, tax incentives and reductions that help attract — and retain — business investment in Washington state, and policy changes that encourage state agencies to become more efficient and customer-friendly.

For more information: 360-943-1600

http://www.awb.org

Chambers of Commerce

Chambers of Commerce act as grass-roots economic development organizations for their communities. They are excellent sources of information and business assistance. Chamber members may have the opportunity to participate in business workshops and seminars. Chambers provide networking, regulatory management, community activities, and economic development. Chambers of Commerce can offer businesses a way to build broad-based business support, collective leadership, and local community economic growth.

For more information: 360-802-4595

www.wcce.org

Public Libraries

Public libraries are good sources for business information. They have reference materials ranging from business demographics to business strategies. To locate a library near you, please visit:

http://www.publiclibraries.com/

For more information: info@publiclibraries.com

Washington Society of Certified Public Accountants (CPAs)

The Washington Society of CPAs has programs designed to help businesses succeed. Their Firm Enhancement program offers assistance in the following:

- CPA referral service
- Marketing toolkit
- Financial statement review

The Washington Society of CPAs is also an excellent place for your tax resources.

For more information: 1-800-272-8273 or 425-644-4800

https://www.wscpa.org/wscpa/index.cfm

Washington State Bar Association (WSBA)

The Washington State Bar Association can help businesses looking for legal assistance. They have a detailed lawyers directory, a lawyer referral service, and information about Washington state's legal framework.

For more information: 800-945-WSBA (9722)

http://www.wsba.org/public/default.htm

S E C О N

Federal and Local Agencies

City and County Licenses/Permits

Cities and counties often require a local business license in addition to the state's master license. Check with the local government where you plan to do business to find out if local licensing or other permits (such as building or food handling permits) are required.

For more information: 360-902-3600

http://www.dol.wa.gov/business/

Community Capital Development

Community Capital Development, a non-profit community development organization and a certified community development financial institution, provides access to capital and business assistance to low-income, women and minority entrepreneurs and small businesses in distressed and underserved communities in Washington state. They administer the following programs that help alleviate poverty through self-sufficiency achieved through entrepreneurialism:

- ☐ Women's Business Centers (WBC)
- ☐ Minority Business Enterprise Center (MBEC)
- ☐ Seattle Small Business Incubator (SSBI)

For more information: 206-324-4330 ext. 100

http://www.seattleccd.com/

The National Center for American Indian Enterprise Development (NWNABEC)

The NW Native American Business Development Center provides management and technical assistance for Native Americans residing in the states of Washington, Oregon, and Idaho. This assistance extends to both tribes and individuals living on and off the reservation. Assistance is available for all stages from business start-up through expansion. The following is a partial list of services:

- Financial and loan packaging
- Business plan preparation
- Procurement assistance
- Minority certification assistance
- □ 8(a) Assistance

For more information: 206-365-7738

www.nwnabec.org

Service Corps of Retired Executives (SCORE)

The United States Small Business Administration's SCORE program is staffed by retired volunteer business executives who offer free counseling to small businesses. Downloadable business plans and financial statements are available at http://www.score.org/business toolbox.html.

Bellingham	360-685-4259
Seattle	206-553-7320
Spokane	509-459-4118
Tacoma	253-680-7770
Wenatchee	509-662-2116
Tri-Cities	509-547-0511
Yakima	509-248-2021

http://www.score.org/

U.S. Department of Agriculture

USDA Rural Development

USDA Rural Development offers a variety of grant programs that facilitate the development of small and emerging private business enterprises, promote sustainable economic development and job creation projects in rural communities with the most need. Additionally, grants are available to help fund renewable energy and energy efficiency projects in rural America as well as to encourage independent producers of agricultural commodities to furthered refine their products, thereby increasing their value to end users. Grant opportunities include:

- Rural Business Enterprise Grant
- Rural Business Opportunity Grant
- Rural Economic Development Grant
- Value Added Producers Grant
- Renewable Energy and Energy Efficiency Program

For more information: 360-704-7740

http://www.rurdev.usda.gov/wa

U.S. Department of Commerce

Economic Development Administration (EDA)

The mission of the Economic Development Administration (EDA) is to generate jobs, help retain existing jobs, and stimulate industrial and commercial growth in economically distressed areas of the United States. EDA assistance is available to rural and urban areas of the nation experiencing high unemployment, low income, or other severe economic distress. The EDA is guided by the basic principle that distressed communities must be empowered to develop and implement their own economic development and revitalization strategies. Based on these locally and regionally developed priorities, EDA works in partnership with state and local governments, regional economic development districts, public and private nonprofit organizations, and Indian tribes.

For more information: 206-220-7660

http://www.eda.gov/Home/EDAHomePage.xml

U.S. Department of Justice

U.S. Citizenship and Immigration Services (USCIS)

United States Citizenship and Immigration Services protects the rights of current and potential employees of foreign origin who have a legal right to work in the United States. The federal government requires specific forms to be filled out.

For more information: 1-800-375-5283

http://www.uscis.gov/portal/site/uscis

U.S. Department of Labor

Wage and Hour Division

Record Keeping Requirements

Under provisions of the Fair Labor Standards Act, the government requires employers to keep records on wages, hours, and other items. For specific information and requirements, contact the U.S. Department of Labor's Wage and Hour Division.

The U.S. Department of Labor's Wage and Hour Division also enforces Government Contracts Laws, Agricultural Labor Laws and the "H" Foreign Worker Programs.

For more information: 206-398-8039

http://www.dol.gov/esa/whd/

U.S. Small Business Administration (SBA)

The SBA helps businesses start, run, and grow by providing loan guarantees, offering free business counseling, low-cost or no-cost training and government contracts. Also, in the event of natural disasters, the SBA assists small businesses and homeowners through a Disaster Loan Program.

For more information: 1-800-827-5722

For local offices please visit:

http://www.sba.gov/localresources/index.html

http://www.sba.gov/

Resource

U.S. Treasury Department

Internal Revenue Service (IRS)

The mission of the IRS is to provide American taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.

For more information: 1-800-829-1040

To find your local IRS office visit: www.irs.gov/ and click on Contact IRS.

Small Business and Self-Employed One-Stop

This portion of the IRS website offers links to starting a business, employment taxes, tax law changes, forms and publications, and online learning options.

For more information please visit: www.irs.gov/businesses/small/index.html

Developing a Business Plan

Business experts say developing a written business plan is the most important thing one can do before beginning a business. Existing businesses should continually update their plans. The following information and questions will help in preparing a business plan.

For more business plan information, please visit: www.sba.gov and www.score.org.

For further assistance in preparing a business plan, contact your nearest Small Business Development Center (p.23,24) or a SCORE office (p.29).

□ Plan Summary

The Plan Summary is a one or two page summary describing your business to prospective lenders and investors. A well-developed plan will help convince lenders or investors to examine your business further. Even though a Plan Summary appears first in your business plan, you should write it last.

Your Plan Summary should include:

- 1. A brief description of the company's history
- 2. Description of products and services
- 3. How you intend to make the product
- 4. Management
- 5. What it will take to make a profit-break-even analysis
- 6. How much money you are seeking (if applicable)
- 7. How you will pay the money back (if applicable)

□ Purpose of the Business

- 1. What you want to accomplish
- 2. Mission statement
- 3. Description of the business

□ Product & Service Defined

- 1. The market that needs your product or service
- 2. A complete description of your product or service
- 3. The cost and profit of each product and service
- 4. Describe the break-even point
- 5. The major sources of competition
- 6. Proprietary features. Should your product or service have a patent or trademark?
- Opportunities to better develop your product or service

□ Market Analysis

- 1. Market research. Size of market and how long it has existed. Barriers to your business entry and growth.
- 2. Target market. Who will buy your product or service?
- 3. Where do most of your sales occur?
- 4. How much do you expect to sell?

■ Market Strategy

- Define your advantage. What is the difference between your product and service and your competitors'?
- 2. Evaluate the competition. What is the size of your competition? Market maturity?
- 3. Pricing Strategy. Is your price competitive?
- 4. Distribution channels. Which will you use?
- 5. Promotion. How will you tell others about your product or service?

Management

- Identify your organizational structure and key employees
- 2. Provide a resume for each person
- 3. Identify management skills
- 4. Professional services
- 5. Identify any technical or specialty services

Schedule of Events

- 1. List critical dates
- 2. Make short-term goals
- 3. Project long-term goals
- 4. Identify barriers or risks and solutions

□ Financial Information

- 1. Financial statement
- 2. List your start-up expenses
- 3. Funding
- 4. Equity (owner's investments)
- 5. Financing
- 6. Monthly cash flow analysis. How will you pay creditors, personnel, and bills? When will you receive payment for sales?
- 7. Sales forecast
- 8. Income projection
- 9. Operation expenses
- 10. Methods of financial reporting you will use
- 11. Break-even analysis
- 12. Balance sheet--assets and liabilities

Downloadable business plans and financial statements are available at http://www.score.org/business toolbox.html.

S E C N

Checklist for Starting a New Business

□ Develop your business plan

(See previous section)

Decide of a business structure

Legal and tax implications differ according to business structure. (See p.35-37 for a description). You may wish to obtain legal advice before making this decision. If you decide to register as a corporation, LLC, LP or LLP, contact the Secretary of State's Corporations Division at 360-725-0377.

Obtain necessary licenses and permits

State Business License

Washington's one stop registration process requires filing a Master Business Application to obtain a UBI (Unified Business Identifier) number and to register trade names. For a list of locations where you can obtain and file the Master Application form, please visit: www.dol. wa.gov/business/startbusiness.html or you can file on-line as detailed on page 8.

Specialty Licenses

Some business activities require specialty licensing, permits or certifications. For more information, contact the Master License Service of the Department of Licensing at 360-664-1400. On-line license filing is available at: www.wa.gov/dol

Local Licenses and Permits

In addition to a state license, you may need to get a city and/or county license for each location where you do business. You may also need to check with your local government regarding zoning and building code regulations. Contact your local Department of Licensing or City Clerk's Office for more information.

Determine regulatory and recordkeeping requirements

State and Federal Taxes

These vary with the form, nature and location of your business. Refer questions about Washington State taxes to the Department of Revenue at 1-800-647-7706.

For federal tax information, call the Internal Revenue Service at 1-800-829-1040.

For IRS forms and publications, call 1-800-829-3676. Forms can also be downloaded from the IRS web site at: www.irs.gov

Wage Regulations & Posters

For questions concerning wage regulations and required workplace posters, contact the WA Dept. of Labor & Industries/Employment Standards at 360-902-5316 or 1-800-547-8367, or visit their web site at:

www.lni.wa.gov

Industrial Health & Safety Regulations

For information on health and safety rules, contact the Dept. of Labor & Industries/ Division of Workplace Safety and Health at 1-800-423-7233 or visit their web site at: www.lni.wa.gov

Industrial Insurance

For information on mandatory industrial insurance coverage or to obtain a copy of the "Employer's Guide to Industrial Insurance" call 1-800-547-8367 or visit: www.lni.wa.gov

Environmental Regulations

To find out which state and federal environmental permits may be needed for your business, visit the Online Permit Assistance System (OPAS) at: http://www.ora.wa.gov/resources/permitting.asp or call the Governor's Office of Regulatory Assistance at 360-407-7037.

Unemployment Insurance

Refer questions about unemployment insurance for your employees to the WA Employment Security Department at 360-902-9360.

New Hire Reporting

Report each newly hired or re-hired employee to WA Dept. of Social and Health Services (DSHS) at 1-800-562-0479. (You will also report new hires to the Employment Security Dept. each quarter.)

Fire Regulations

Contact your local fire officials.

Health Regulations

Contact your local health department regarding sewer, water and solid waste utilities.

Decide upon your bookkeeping and accounting system.

For information on bookkeeping systems, income tax planning, or income tax returns, consult with your accountant, SBA or SBDC office. IRS Publication 583, "Starting a Business and Keeping Records", is helpful.

☐ Insurance

Consult with your insurance agent about fire, automobile, employee health, bonding, life, and fidelity insurance against employee theft, burglary, vandalism, business interruption, and key person insurance.

□ Legal Advice

Consult an attorney about your business form of ownership, leases and contracts. For attorney referral services, refer to p.27 of this guide.

SECTION

Choosing the Right Business Structure

From the Secretary of State Corporations Division

Choosing the right legal structure is important to a business. Options include:

- ☐ Corporation (Profit and NonProfit)
- ☐ Foreign Corporation
- ☐ Limited Partnership (LP)
- ☐ Limited Liability Partnership (LLP)
- ☐ Limited Liability Company (LLC)
- Sole Proprietorship
- General Partnership

Each type of business structure has certain advantages and disadvantages that should be considered. You may wish to consult with an attorney, business counselor or financial advisor before choosing the legal structure for your business. For additional fee information, visit:

www.secstate.wa.gov/corps

Business Structure Registration

Profit and Non-Profit Corporations, Limited Partnerships, Limited Liability Partnerships and Limited Liability Companies must register with the Secretary of State's Office. General Partnerships and Sole Proprietorships can register with the Department of Licensing's Business and Professions Division by completing a Master Business Application.

Corporations

A corporation is a body of persons granted a state charter legally recognizing it as a separate entity with its own rights, privileges and liabilities distinct from its members.

Corporations can be for-profit or not-for-profit purposes, such as religious, social, charitable, educational, etc. A person or group can create a Washington corporation by filing articles of incorporation with the Secretary of State, Corporations Division. Thereafter, the state requires corporations to pay an annual license fee and file a list of officers and directors with the state.

The fee for filing articles of incorporation for profitmaking corporations is \$175. The annual renewal fee for profit corporations is \$59. Nonprofit corporations pay \$30 for the articles of incorporation and an annual report fee of \$10.

Foreign Corporations

The state requires foreign or out-of-state corporations to submit a completed copy of an application for a "Certificate of Authority to Do Business in Washington".

The application must include a *Good Standing*Certificate of Status. The officer in charge of the state's corporate records in the corporation's home jurisdiction

is responsible for issuing the certificate. The state requires the corporation to appoint a registered agent residing in the state of Washington, and to provide a signed statement indicating his or her willingness to serve.

Limited Partnership

A limited partnership is a business composed of one or more general partners who share full financial liability, and one or more limited partners who share profits with liability limited to their investments. The limited partnership application fee is \$175.

Limited Liability Partnership

Often used by professionals, this structure can give one partner protection from being held personally liable for the negligence of another partner. A new application costs \$175. There is a renewal fee of \$50 every five years.

Limited Liability Company

The limited liability company (LLC) is another form of business structure in Washington. One or more individuals or entities, through a special written agreement, form an LLC. The agreement details the organization of the LLC, including provisions for management, assignability of interests and distribution of profits or losses. LLC's are permitted to engage in any lawful, for-profit business, or activity other than banking or insurance. The filing fee for a Certificate of Formation is \$175. The annual renewal is \$59.

Registered Agent Requirement

All corporations and limited liability companies doing business in Washington State must have a registered agent with a Washington State address. The registered agent may be an individual or any other organization qualified by the Corporations Division of the Office of the Secretary of State to do business in Washington. A valid physical address in Washington State is required. The organizing documents or application to do business in Washington State must contain (or be accompanied by) a statement signed by the registered agent indicating consent to serve.

You can register your business with the Secretary of State's office online. The filing is quick and easy. Please visit www.secstate.wa.gov/corps and use the link to access the online application.

Sole Proprietorship

A sole proprietorship is a one-owner business with less formality and fewer legal restrictions than other business structures. The proprietor is personally responsible for business debts that may exceed his or her total investment, and liability can include the proprietor's assets.

Note: The "sole proprietorship" does not limit the number of employees that a business can hire; it simply describes ownership.

General Partnership

General partnerships are composed of two or more people who agree to contribute money and/or skill and who share profits, losses and management. Each partner is personally liable for partnership debts. The article of partnership formalizes the terms of a partnership. Business owners may file partnerships at the county clerk's office nearest their business operations.

Note: Even though filing as a general partnership is optional, partners can better legally protect themselves by having a formal contract.